



PATENT  
Customer Number 22,852  
Attorney Docket No. 05793.3051-00

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:	)	
	)	
Joseph D. LILLY et al.	)	Group Art Unit: 3692
	)	
Application No. 09/780,468	)	Examiner: N. B. Nguyen
	)	
Filed: February 12, 2001	)	Confirmation No. 6389
	)	
For: SYSTEM AND METHOD FOR	)	
PROVIDING EXTRA LINES OF	)	
CREDIT	)	

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**AMENDMENT**

In reply to the Office Action mailed October 29, 2008, the period for response having been extended to March 2, 2009 (February 28, 2009 being a Saturday and March 1, 2009 being a Sunday) by a request for extension of one (1) month and fee payment filed concurrently herewith, please amend the above-identified application as follows:

**Amendments** to the claims begin on page 2 of this paper.

**Remarks/Arguments** follow the amendment section of this paper.